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Sir:

Transmitted herewith for filing is the Patent Application of:

INVENTORS: Herman Rodriguez, Newton James Smith, & Clifford Jay Spinac
 FOR: E-CHECK AND E-COMMERCE

Assignee Name: International Business Machines Corporation
 Assignee Residence: Armonk, New York

Enclosed are:

X 16 Patent Specification including an Abstract
X 4 Pages of Claims
X 4 Sheet(s) of drawings. Informal X Formal
X Declaration(s) and Power of Attorney
X Form PTO 1595 and Assignment of the Invention to IBM Corporation
 A certified copy of a application.
X Information Disclosure Statement and PTO 1449

The filing fee has been calculated as shown below:

FOR	Number Filed	Number Extra	Rate	Basic Fee \$770.00
Total Claims	29	-20 = 9	X \$ 18	= \$162.00
Independent Claims	4	-3 = 1	X \$ 86	= \$ 86.00
Multiple Dependent Claims	00		X \$290	=
Total Filing Fee				= \$1018.00

X Please charge my Deposit Account No. 09-0447 in the amount of \$1018.00. A duplicate copy of this sheet is enclosed.

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X Any additional filing fees required under 37 CFR 1.16.

X Any patent application processing fees under 37 CFR 1.17.

Respectfully submitted,

By Diana L. Roberts
 Diana L. Roberts

Registration No. 36,654
 Intellectual Property Law Dept.
 IBM Corporation
 11400 Burnet Road
 Austin, Texas 78758
 Telephone (512) 823-9667